

**Information to identify the case:**

Debtor 1 **Eric C. Van Laarhoven**  
First Name Middle Name Last Name  
Debtor 2 **Sally M. Van Laarhoven**  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court **District of New Jersey**  
Case number: **12-12503-CMG**

Social Security number or ITIN **xxx-xx-0574**  
EIN **-----**  
Social Security number or ITIN **xxx-xx-0106**  
EIN **-----**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Eric C. Van Laarhoven

Sally M. Van Laarhoven

1/3/17

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 5**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
Eric C. Van Laarhoven  
Sally M. Van Laarhoven  
Debtors

Case No. 12-12503-CMG  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: 3180WPage 1 of 3  
Total Noticed: 70

Date Rcvd: Jan 03, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 05, 2017.

db/jdb +Eric C. Van Laarhoven, Sally M. Van Laarhoven, 24 Rockland Terrace,  
Lumberton, NJ 08048-3082  
cr +OCWEN LOAN SERVICING, LLC, Stern & Eisenberg, PC, 1040 North Kings Highway, Suite 407,  
Cherry Hill, NJ 08034-1925  
515337380 +Bank of America, N.A. as successor-in-interest to, FIA Card Services, N.A., P O Box 982284,  
El Paso, TX 79998-2284  
513104998 +CAPITAL ONE BANK (USA), N.A., by PRA Receivables Management, LLC, PO Box 12907,  
Norfolk VA 23541-0907  
513104999 +CAPITAL ONE, N.A., by PRA Receivables Management, LLC, PO Box 12907,  
Norfolk VA 23541-0907  
512795156 +Capital One, N.A., c/o Creditors Bankruptcy Service, PO Box 740933, Dallas, TX 75374-0933  
512732908 +Champion Mtg, 4910 Tiedeman Road Client Services Oh, Cleveland, OH 44144-2338  
512836129 FIA Card Services NA as successor in interest to, Bank of America NA (USA) and MBNA,  
America Bank NA, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
514179313 +FIA Card Services, N.A., P O Box 982284, El Paso, TX 79998-2284  
514179314 +FIA Card Services, N.A., P O Box 982284, El Paso, TX 79998-2288, FIA Card Services, N.A.,  
P O Box 982284, El Paso, TX 79998-2284  
512875011 +GMAC Mortgage, LLC (successor by merger to GMAC Mo, c/o Zucker Goldberg & Ackerman,  
200 Sheffield Street, Suit 301, Mountainside, NJ 07092-2315  
512732918 +Gecrb/Bernie Robbins J, Po Box 981439, El Paso, TX 79998-1439  
512732927 +Gmac Mortgage, Po Box 4622, Waterloo, IA 50704-4622  
512944614 +Harley-Davidson Credit Corp., 9441 LBJ Freeway, Suite 350, Dallas, TX 75243-4652  
515510935 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)  
514022334 +OCWEN LOAN SERVICING, LLC, Attn: Bankruptcy Department, 1100 Virginia Drive, Suite 175,  
Fort Washington, PA 19034-3204  
514022335 +OCWEN LOAN SERVICING, LLC, Attn: Bankruptcy Department, 1100 Virginia Drive, Suite 175,  
Fort Washington, PA 19034, OCWEN LOAN SERVICING, LLC 19034-3204,  
Attn: Bankruptcy Department  
512732939 Target c/o, Northland Group, PO Box 390848, Minneapolis, MN 55439

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 03 2017 23:48:03 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 03 2017 23:47:59 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
512732891 +EDI: HNDA.COM Jan 03 2017 23:33:00 A H F C, 200 Continental Dr Ste,  
Newark, DE 19713-4334  
512732892 +EDI: GMACFS.COM Jan 03 2017 23:33:00 Ally Bank, PO Box 8140,  
Cockeysville, MD 21030-8140  
512842719 +EDI: GMACFS.COM Jan 03 2017 23:33:00 Ally Financial, c/o Ally Servicing LLC,  
P.O. Box 130424, Roseville, MN 55113-0004  
512955621 EDI: AIS.COM Jan 03 2017 23:33:00 American InfoSource LP as agent for,  
InSolve Recovery, LLC, PO Box 269093, Oklahoma City, OK 73126-9093  
512789263 EDI: BANKAMER2.COM Jan 03 2017 23:33:00 FIA CARD SERVICES, N.A., PO Box 15102,  
Wilmington, DE 19886-5102  
512732893 +EDI: BANKAMER2.COM Jan 03 2017 23:33:00 Bank Of America, Po Box 15311,  
Wilmington, DE 19850-5311  
512732895 +EDI: BANKAMER2.COM Jan 03 2017 23:33:00 Bank Of America, Po Box 17054,  
Wilmington, DE 19850-7054  
512732896 +EDI: BANKAMER.COM Jan 03 2017 23:33:00 Bank Of America, N.A., 450 American St,  
Simi Valley, CA 93065-6285  
512732897 +EDI: TSYS2.COM Jan 03 2017 23:33:00 Barclays Bank Delaware, 125 S West St,  
Wilmington, DE 19801-5014  
512732898 EDI: CAPITALONE.COM Jan 03 2017 23:33:00 Cap One, Po Box 85520, Richmond, VA 23285  
512924853 +E-mail/Text: bankruptcy@capvs.com Jan 03 2017 23:48:20 Cavalry Portfolio Services LLC,  
as assignee of HSBC Bank Nevada, N.A., 500 Summit Lake Drive, Suite 400,  
Valhalla, NY 10595-1340  
512732909 +EDI: CHASE.COM Jan 03 2017 23:33:00 Chase, Po Box 15298, Wilmington, DE 19850-5298  
512732912 +EDI: CITICORP.COM Jan 03 2017 23:33:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241  
512732914 +EDI: CITICORP.COM Jan 03 2017 23:33:00 Citi/Shell, Po Box 6497,  
Sioux Falls, SD 57117-6497  
512732943 EDI: RCSDELL.COM Jan 03 2017 23:33:00 Webbank/Dfs, 1 Dell Way, Round Rock, TX 78682  
512758067 +EDI: TSYS2.COM Jan 03 2017 23:33:00 Department Stores National Bank/Macy's,  
Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053  
512732915 +E-mail/Text: bankruptcy.notices@hdfs1.com Jan 03 2017 23:48:37 Esb/Harley Davidson Cr,  
Po Box 21829, Carson City, NV 89721-1829  
512797229 EDI: FORD.COM Jan 03 2017 23:33:00 Ford Motor Credit Company LLC, Dept 55953,  
P O Box 55000, Detroit MI 48255-0953  
512732916 +EDI: AMINFOFP.COM Jan 03 2017 23:33:00 First Premier Bank, 601 S Minnesota Ave,  
Sioux Falls, SD 57104-4868  
512732917 +EDI: FORD.COM Jan 03 2017 23:33:00 Ford Cred, Po Box Box 542000, Omaha, NE 68154-8000

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

512732928	EDI: RMSC.COM Jan 03 2017 23:33:00	Green Tree Servicing L, 332 Minnesota St Ste 610, Saint Paul, MN 55101
512732919	+EDI: RMSC.COM Jan 03 2017 23:33:00	Gecrb/Empire Home Srvc, Po Box 981439,
El Paso, TX 79998-1439		
512732920	+EDI: RMSC.COM Jan 03 2017 23:33:00	Gecrb/Ethan Allen, Po Box 981439,
El Paso, TX 79998-1439		
512732921	+EDI: RMSC.COM Jan 03 2017 23:33:00	Gecrb/Lowes Dc, Po Box 981416,
El Paso, TX 79998-1416		
512732922	+EDI: RMSC.COM Jan 03 2017 23:33:00	Gecrb/Mohawk Floorscap, Po Box 981439,
El Paso, TX 79998-1439		
512732923	+EDI: RMSC.COM Jan 03 2017 23:33:00	Gecrb/Old Navy, Po Box 981400,
El Paso, TX 79998-1400		
512732924	+EDI: RMSC.COM Jan 03 2017 23:33:00	Gecrb/Paypal Smart Con, Po Box 981064,
El Paso, TX 79998-1064		
512732925	+EDI: RMSC.COM Jan 03 2017 23:33:00	Gecrb/Sams Club, Po Box 981400,
El Paso, TX 79998-1400		
512732926	+EDI: RMSC.COM Jan 03 2017 23:33:00	Gecrb/Sleepys, Po Box 981439, El Paso, TX 79998-1439
512732931	+EDI: HFC.COM Jan 03 2017 23:33:00	Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253
512732932	+EDI: HFC.COM Jan 03 2017 23:33:00	Hsbc Nv, Po Box 5253, Carol Stream, IL 60197-5253
513025137	EDI: JEFFERSONCAP.COM Jan 03 2017 23:34:00	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, ST CLOUD MN 56302
512732934	+EDI: CBSKOHLS.COM Jan 03 2017 23:33:00	Kohls/Capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
513108018	EDI: BL-BECKET.COM Jan 03 2017 23:33:00	Main Street Acquisition Corp assignee of CHASE, BANK USA N A, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
512732936	+EDI: TSYS2.COM Jan 03 2017 23:33:00	Mcydsnb, 9111 Duke Blvd, Mason, OH 45040-8999
512808030	+EDI: OPHSUBSID.COM Jan 03 2017 23:33:00	OAK HARBOR CAPITAL IV, LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
513114061	EDI: PRA.COM Jan 03 2017 23:33:00	Portfolio Recovery Associates, LLC, c/o Chase Bank Usa, N.A., POB 41067, Norfolk VA 23541
513036578	EDI: PRA.COM Jan 03 2017 23:33:00	Portfolio Recovery Associates, LLC, c/o Ge Capital Retail Bank, PO Box 41067, Norfolk VA 23541
513882262	+EDI: PRA.COM Jan 03 2017 23:33:00	PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541, PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067
513882261	+EDI: PRA.COM Jan 03 2017 23:33:00	PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067
512732938	+EDI: NAVIENTFKASMSERV.COM Jan 03 2017 23:33:00	Sallie Mae, Po Box 9500, Wilkes Barre, PA 18773-9500
512768193	+E-mail/Text: bncmail@w-legal.com Jan 03 2017 23:48:10	TARGET NATIONAL BANK, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
512732940	+EDI: WTRRNBNK.COM Jan 03 2017 23:33:00	Target Nb, Po Box 673, Minneapolis, MN 55440-0673
512732941	+EDI: WTRRNBNK.COM Jan 03 2017 23:33:00	Tnb - Target, Po Box 673, Minneapolis, MN 55440-0673
512732944	+EDI: WFFC.COM Jan 03 2017 23:33:00	Wffnatlnbk, Po Box 94498, Las Vegas, NV 89193-4498
512732945	+EDI: WFFC.COM Jan 03 2017 23:33:00	Wffnb/Marquis Masterca, Po Box 94498, Las Vegas, NV 89193-4498
512732946	+EDI: WFNNB.COM Jan 03 2017 23:33:00	Wfnnb/Express, Po Box 330066, Northglenn, CO 80233-8066
512732947	+EDI: WFNNB.COM Jan 03 2017 23:33:00	Wfnnb/Victorias Secret, Po Box 182128, Columbus, OH 43218-2128
512732948	EDI: WFNNB.COM Jan 03 2017 23:33:00	Wfnnb/Vs, Po Box 182128, Columbus, OH 43218-2128
513488506	EDI: ECAST.COM Jan 03 2017 23:33:00	eCAST Settlement Corporation, POB 29262, New York NY 10087-9262

TOTAL: 52

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr	GMAC Mortgage, LLC (successor by merger to GMAC Mo
cr*	+Capital One, N.A. c/o Creditors Bankruptcy Service, PO BOX 740933, Dallas, TX 75374-0933
512732894*	+Bank Of America, Po Box 15311, Wilmington, DE 19850-5311
512732899*	++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285 (address filed with court: Cap One, Po Box 85520, Richmond, VA 23285)
512732900*	++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285 (address filed with court: Cap One, Po Box 85520, Richmond, VA 23285)
512732901*	++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285 (address filed with court: Cap One, Po Box 85520, Richmond, VA 23285)
512732902*	++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285 (address filed with court: Cap One, Po Box 85520, Richmond, VA 23285)
512732903*	++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285 (address filed with court: Cap One, Po Box 85520, Richmond, VA 23285)
512732904*	++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285 (address filed with court: Cap One, Po Box 85520, Richmond, VA 23285)
512732905*	++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285 (address filed with court: Cap One, Po Box 85520, Richmond, VA 23285)
512732906*	++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285 (address filed with court: Cap One, Po Box 85520, Richmond, VA 23285)
512732907*	++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285 (address filed with court: Cap One, Po Box 85520, Richmond, VA 23285)

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Form ID: 3180W

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

512732910\* +Chase, Po Box 15298, Wilmington, DE 19850-5298  
512732911\* +Chase, Po Box 15298, Wilmington, DE 19850-5298  
512732913\* +Citi, Po Box 6241, Sioux Falls, SD 57117-6241  
512732929\* +++++GREEN TREE SERVICING L, 332 MINNESOTA ST STE E610, SAINT PAUL MN 55101-1311  
(address filed with court: Green Tree Servicing L, 332 Minnesota St Ste 610,  
Saint Paul, MN 55101)  
512732930\* +++++GREEN TREE SERVICING L, 332 MINNESOTA ST STE E610, SAINT PAUL MN 55101-1311  
(address filed with court: Green Tree Servicing L, 332 Minnesota St Ste 610,  
Saint Paul, MN 55101)  
512732933\* +Hsbc Nv, Po Box 5253, Carol Stream, IL 60197-5253  
512732935\* +Kohls/Capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096  
512732937\* +Mcydsnb, 9111 Duke Blvd, Mason, OH 45040-8999  
515510936\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741,  
Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)  
512732942\* +Tnb - Target, Po Box 673, Minneapolis, MN 55440-0673

TOTALS: 1, \* 21, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 05, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 3, 2017 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Amy L. SantaMaria on behalf of Creditor Bank of America, N.A. by its servicer Green Tree  
Servicing LLC asantamaria@kaplaw.com  
Brian C. Nicholas on behalf of Creditor GMAC Mortgage, LLC (successor by merger to GMAC  
Mortgage Corp.) bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com  
Steven K. Eisenberg on behalf of Creditor OCWEN LOAN SERVICING, LLC bkecf@sterneisenberg.com,  
jmchally@sterneisenberg.com;skelly@sterneisenberg.com;bkecf@sterneisenberg.com  
Warren S. Jones, Jr. on behalf of Debtor Eric C. Van Laarhoven wsjonesesq@verizon.net,  
bestcasewsj@gmail.com  
Warren S. Jones, Jr. on behalf of Joint Debtor Sally M. Van Laarhoven wsjonesesq@verizon.net,  
bestcasewsj@gmail.com

TOTAL: 6